IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MISSOURI

In Re: Rosella Buren) Case No. 23-42045) Chapter 13
Debtor)) Debtor's Memorandum
) Confirmation Hearing: 8/10/23) Hearing Time and Place: 7 North, 11:00am

Memorandum to Amended Schedules D and E/F, and 1st Amended Plan

COMES NOW Rosella Buren Debtor in Chapter 7, by and through her Attorney William Ridings, and for her Memorandum states as follows:

Debtor filed an Amended Schedule D to add creditors, US Dept of HUD, 400 State Ave, Gateway Tower #510, Kansas City, KS 66101-2425, MSD, 2350 Market St, St Louis, MO 63101, and Villages at Barrington Downs HOA, PO Box 36200, Grosse Pointe Farms, MI. She filed an Amended Schedule E/F to add creditors, Essence Health Care, PO Box 790051, St Louis, MO 63179, Frost-Arnett Company, PO box 1022, Wixom, MI 48393, and SSM Health Care, 1145 Corporate Lake Dr, St. Louis, MO 63132-2907.

She filed a 1st Amended Plan to include instructions to the trustee regarding not paying HUD, and obtaining a refinance for her primary residence to pay off her mortgages in full, as well as her entire Chapter 13 Plan.

Wherefore, Debtor prays this court to allow the amendments.

Dated: July 17, 2023

/s/ Will Ridings
William Ridings, 38672MO
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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on July 17, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on July 17, 2023.

Rosella Buren 16305 Hampden Place St. Louis, MO 63034 /s/ Will Ridings William Ridings MO38675